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VIA EXPRESS MAIL

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Re: U.S. Patent Application No. 09/990,123
Inventor: Dipiero, et al.
Title: HEALTH PLAN MANAGEMENT METHOD AND APPARATUS
Attorney Docket No.: 0185418

Dear Sir/Madam:

Enclosed herewith for filing in the above-identified application are the following:

1. Transmittal Letter (2 pgs.);
2. Response to Final Office Action (21 pgs.);
3. Self-addressed, prepaid postcard to acknowledge receipt of documents.

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Very truly yours,

Walter P. Opaska

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Enclosures

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Page 2

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